Case 17-17254-jkf Doc 11 Filed 11/18/17 Entered 11/19/17 01:02:08 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: John J. Allen, Jr. Trina L. Allen Debtors Case No. 17-17254-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Nov 16, 2017 Form ID: 309I Total Noticed: 36

Notice by firs	t class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb tr	+John J. Allen, Jr., Trina L. Allen, 140 Ashley Road, Phoenixville, PA 19460-4816 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
14004020	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14004029 14004036	Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242 +JPMorgan Chase Bank, National Assoc., Mail Code LA4-5555, 700 Kansas Lane,
11001030	Monroe, LA 71203-4774
14004039	Phoenixville Hospital, PO Box 504060, St Louis, MO 63150-4060
14004038 14004044	Phoenixville Hospital, 140 Nutt Road, Phoenixville, PA 19460-3900 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
14004044	SEATTLE, WA 98121-3132
14004046	+Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460-3436
Notice by elec	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: timwilfong@aol.com Nov 17 2017 01:51:22 TIMOTHY WILFONG,
ama	Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460 E-mail/Text: bankruptcy@phila.gov Nov 17 2017 01:53:22 City of Philadelphia,
smg	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2017 01:52:21
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
smg	Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2017 01:52:56 U.S. Attorney Office,
23	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 17 2017 01:52:31 United States Trustee,
14004017	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: GMACFS.COM Nov 17 2017 01:28:00 Ally Financial, PO Box 380901,
14004017	Bloomington, MN 55438-0901
14004018	EDI: BANKAMER.COM Nov 17 2017 01:28:00 Bank Of America, PO Box 982234,
14004019	El Paso, TX 79998-2234 EDI: BANKAMER.COM Nov 17 2017 01:28:00 Bank of America, N.A., PO Box 5170,
14004019	EDI: BANKAMER.COM Nov 17 2017 01:28:00 Bank of America, N.A., PO Box 5170, Simi Valley, CA 93062-5170
14004021	EDI: CAPITALONE.COM Nov 17 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14004022	EDI: CAPITALONE.COM Nov 17 2017 01:28:00 Capital One Bank N.A., Attn: Bankruptcy Dept.,
14004023	PO Box 30285, Salt Lake City, UT 84130-0285 EDI: BL-BECKET.COM Nov 17 2017 01:28:00 Capital One, N.A., c o Becket and Lee LLP,
14004024	POB 3001, Malvern, PA 19355-0701 EDI: CHASE.COM Nov 17 2017 01:28:00
14004025	EDI: CITICORP.COM Nov 17 2017 01:28:00 Citibank Usa, PO Box 6500,
14004006	Sioux Falls, SD 57117-6500
14004026	EDI: WFNNB.COM Nov 17 2017 01:28:00 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, Ohio 43218-2125
14004027	EDI: WFNNB.COM Nov 17 2017 01:28:00 Comenity Capital Bank, Bankruptcy Department,
1.400.4000	PO Box 183043, Columbus, Ohio 43218-3043
14004028	+E-mail/Text: bncmail@w-legal.com Nov 17 2017 01:52:38 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley PS, 2001 Western Ave., Ste 400,, Seattle, WA 98121-3132
14004030	EDI: DISCOVER.COM Nov 17 2017 01:28:00 Discover Bank, Discover Products Inc,
	PO Box 3025, New Albany, OH 43054-3025
14004031	EDI: DISCOVER.COM Nov 17 2017 01:28:00 Discover Products, Inc., PO Box 3025, New Albany, OH 43054-3025
14004032	E-mail/Text: bankruptcy.bnc@ditech.com Nov 17 2017 01:51:49 Ditech Financial LLC,
14004022	PO Box 6154, Rapid City, SD 57709-6154 E-mail/Text: bankruptcy.bnc@ditech.com Nov 17 2017 01:51:49 Ditech Financial LLC,
14004033	fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14004035	+EDI: IRS.COM Nov 17 2017 01:28:00 Internal Revenue Service,
4.400.400.	Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
14004037 14004040	EDI: CBSKOHLS.COM Nov 17 2017 01:28:00 Kohls, Po Box 3043, Milwaukee, WI 53201-3043 EDI: SEARS.COM Nov 17 2017 01:28:00 Sears Credit Cards, PO Box 6282,
11001010	Sioux Falls, SD 57117-6282
14004041	EDI: RMSC.COM Nov 17 2017 01:28:00 Synchrony Bank, Attn: Bankruptcy Dept.,
14004042	PO Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Nov 17 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
14004042	+EDI: RMSC.COM Nov 17 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14004045	EDI: TDBANKNORTH.COM Nov 17 2017 01:28:00 Td Banknorth, PO Box 84037,
14004043	Columbus, GA 31908-4037 EDI: WTRRNBANK.COM Nov 17 2017 01:28:00 Target Card Services, PO Box 673,
= 1001010	Minneapolis, MN 55440-0673

TOTAL: 27

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District/off: 0313-2 Page 2 of 2 Date Rcvd: Nov 16, 2017 User: Lisa Form ID: 309I Total Noticed: 36

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Discover Bank, Discover Products Inc., PO Box 3025, 14009109* New Albany, OH 43054-3025

Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked $^{\prime+\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

TIMOTHY WILFONG on behalf of Joint Debtor Trina L. Allen timwilfong@aol.com, notice1776@gmail.com

TIMOTHY WILFONG on behalf of Debtor John J. Allen, Jr. timwilfong@aol.com, notice1776@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	o identify the case:	- 1 age 5 or 4
Debtor 1	John J. Allen Jr.	Social Security number or ITIN xxx-xx-2501
	First Name Middle Name Last Name	EIN
Debtor 2	Trina L. Allen	Social Security number or ITIN xxx-xx-6392
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 10/25/17
Case number: 1	7–17254–jkf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	John J. Allen Jr.	Trina L. Allen
2.	All other names used in the last 8 years		
3.	Address	140 Ashley Road Phoenixville, PA 19460	140 Ashley Road Phoenixville, PA 19460
4.	Debtor's attorney Name and address	TIMOTHY WILFONG Law Office of Timothy E Wilfong LLC 20 South Main Street Phoenixville, PA 19460	Contact phone 610 247 1249 Email: <u>timwilfong@aol.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 11/16/17

For more information, see page 2

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Debtor John J. Allen Jr. and Trina L. Allen

Case number 17-17254-jkf

7	Meeting of creditors			
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	December 15, 2017 at 12:00 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/13/18	
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of clain (except governmental units):	η Filing deadline: 3/15/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 4/23/18	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee o confirmation will be held on: 1/25/18 at 9:30 AM, Location: Courtroom #3, 900 Market St		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court oplan and appear at the confirmation hearing. A copy or summater, and if the confirmation hearing is not indicated on this hearing. The debtor will remain in possession of the property unless the court orders otherwise.	confirms it. You may object to confirmation of the mary of the plan, if not enclosed, will be sent to you notice, you will be sent notice of the confirmation	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	